# United States Bankruptcy Court Middle District of Pennsylvania

In re: Case No. 18-04227-HWV Randy Lee Green Chapter 13

Laura Elizabeth Green **Debtors** 

# CERTIFICATE OF NOTICE

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The following symbols are used throughout this certificate:

**Definition Symbol** 

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was ##

undeliverable.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2021:

<b>Recip ID</b> db/jdb	Recipient Name and Address Randy Lee Green, Laura Elizabeth Green, 4115 Grandview Road, Hanover, PA 17331-4309	
5139529	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013	
5116444	First Third Bank, PO Box 630778, Cincinnati, OH 45263-0778	
5116446	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904	
5116449	SECU, Attn: Bankruptcy, Po Box 23896, Baltimore, MD 21203-5896	
5131132	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013	
5381107	Wells Fargo Bank, N.A., c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, N 08054-1218	J

### TOTAL: 7

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + EDI: AISACG.COM	Date/Time	Recipient Name and Address
Ci	+ EDI. AISACU.COM	Oct 19 2021 22:48:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5116438	EDI: GMACFS.COM	Oct 19 2021 22:43:00	Ally, PO Box 380902, Bloomington, MN 55438-0902
5120869	EDI: GMACFS.COM	Oct 19 2021 22:43:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5424214	+ EDI: AISACG.COM	Oct 19 2021 22:48:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5116439	+ EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5136585	EDI: CAPITALONE.COM	Oct 19 2021 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5140424	+ EDI: CITICORP.COM	Oct 19 2021 22:43:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5116442	+ EDI: CITICORP.COM	Oct 19 2021 22:43:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
5116443	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2021 18:50:34	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
5137753	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2021 18:50:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5116447	+ Email/Text: unger@members1st.org	Oct 19 2021 18:46:00	Members 1st Fcu, Attn: Bankruptcy Dept, 5000 Louise Drive, Mechanicsburg, PA 17055-4899

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5126646	EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN.
5116448	+ EDI: AGFINANCE.COM	Oct 19 2021 22:43:00	47731-3251  OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
5117960	+ EDI: PENNDEPTREV	Oct 19 2021 22:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA
5117960	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 19 2021 18:46:00	17128-0946  Pennsylvania Department of Revenue, Bankruptcy
5116450	EDI: TFSR.COM		Division PO BOX 280946, Harrisburg, PA 17128-0946
5330313	EDI: BL-TOYOTA.COM	Oct 19 2021 22:43:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
5134556	+ EDI: WFFC.COM	Oct 19 2021 22:43:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5201100	FDI WITG COM	Oct 19 2021 22:43:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
5381108 5116451	+ EDI: WFFC.COM + EDI: WFFC.COM	Oct 19 2021 22:43:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd, Fort Mill, South Carolina 29715-7200
3110431	+ EDI: WFFC.COM	Oct 19 2021 22:43:00	Wells Fargo Home Mor, Attn Bankruptcy Dept, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 20

# BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5116440	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5116441	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5138286	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5116445	##+	Madelynn R Dzbynski, 4115 Grandview Road, Hanover, PA 17331-4309

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

# NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2021 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

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James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank N.A wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Nicholas G. Platt

on behalf of Debtor 1 Randy Lee Green ngp@mooney4law.com plattnr61895@notify.bestcase.com

Nicholas G. Platt

on behalf of Debtor 2 Laura Elizabeth Green ngp@mooney4law.com plattnr61895@notify.bestcase.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A tomysong0@gmail.com

United States Trustee

ustpregion 03. ha. ecf@usdoj.gov

TOTAL: 7

#### Information to identify the case: Debtor 1 Randy Lee Green Social Security number or ITIN xxx-xx-6035 EIN \_\_-\_\_\_ Middle Name Last Name First Name Debtor 2 Laura Elizabeth Green Social Security number or ITIN xxx-xx-5734 (Spouse, if filing) EIN \_\_-\_\_\_ First Name Middle Name Last Name United States Bankruptcy Court Middle District of Pennsylvania 1:18-bk-04227-HWV Case number:

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy Lee Green

Laura Elizabeth Green fka laura elizabeth dzbynski, fka laura elizabeth ackermann

By the court:

10/19/21

Honorable Henry W. Van Eck Chief Bankruptcy Judge

By: PamelaRadginski, Deputy Clerk

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

# Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

## Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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**Chapter 13 Discharge** 

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